

Information to identify the case:

Debtor 1	<u>Roselyne Andree St Phard</u>	Social Security number or ITIN	xxx-xx-7573
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-32429-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roselyne Andree St Phard
aka Rose Andre Saint Phard

1/31/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Roselyne Andree St Phard
Debtor

Case No. 19-32429-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 31, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2022:

Recip ID	Recipient Name and Address
db	+ Roselyne Andree St Phard, 1974 St. Georges Ave., Apt. 7, Rahway, NJ 07065-2042
r	+ Sam S Sauveur, Gold Standard Realty, 500 Rahway Ave. 2nd Floor, Elizabeth, NJ 07202-2338
518595239	+ AES/JP MORGAN CHASE, PO BOX 61047, HARRISBURG, PA 17106-1047
519169033	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519169034	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive Fishers, IN 46037-9764
518595253	+ HOMEBRIDGE FINANCIAL I, 222 CHASTAIN MEADOWS COURT, KENNESAW, GA 30144-5820
518705436	+ HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518595254	+ JPM CHASE, P.O. BOX 7013, INDIANAPOLIS, IN 46207-7013
518595251	+ Pamela L. Cunningham, 298 Wissahickon Ave., North Wales, PA 19454-4156
518595258	+ Sylvestre St. Phard, 163-04 Hillside Ave., Jamaica, NY 11432-4077

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 31 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 31 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Feb 01 2022 01:38:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518595241	+ EDI: CITICORP.COM	Feb 01 2022 01:38:00	CBNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
518595242	+ Email/Text: clientservices@credit-control.com	Jan 31 2022 20:41:00	CENTRAL LOAN, 425 PHILLIPS BV, EWING, NJ 08618-1430
518595244	+ EDI: CITICORP.COM	Feb 01 2022 01:38:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
518595247	+ EDI: CITICORP.COM	Feb 01 2022 01:38:00	CITIBANKNA, PO BOX 6181, SIOUX FALLS, SD 57117-6181
518595246	+ EDI: CITICORP.COM	Feb 01 2022 01:38:00	CITIBANKNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
518595252	+ EDI: CITICORP.COM	Feb 01 2022 01:38:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
518683121	EDI: Q3G.COM	Feb 01 2022 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518595243	EDI: JPMORGANCHASE	Feb 01 2022 01:38:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518606518	Email/PDF: resurgentbknotifications@resurgent.com		

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		Jan 31 2022 21:04:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518595255	+ Email/Text: bankruptcy@nbtbank.com		
		Jan 31 2022 20:41:00	NBT BANK NA, 20 MOHAWK ST, CANAJOHARIE, NY 13317-1144
518649095	EDI: PRA.COM		
		Feb 01 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o SEARS CARD, POB 41067, Norfolk, VA 23541
518649147	EDI: PRA.COM		
		Feb 01 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o SEARS MASTERCARD, POB 41067, Norfolk, VA 23541
518674692	EDI: Q3G.COM		
		Feb 01 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518595256	+ EDI: CITICORP.COM		
		Feb 01 2022 01:38:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
518595257	+ EDI: CITICORP.COM		
		Feb 01 2022 01:38:00	SEARS/CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
518595259	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	SYNCB/CARE CREDIT, 950 FORRER BLVD, KETTERING, OH 45420-1469
518595260	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
518595261	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	SYNCB/OLDNAVYDC, PO BOX 965005, ORLANDO, FL 32896-5005
518595262	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	SYNCB/ONDC, PO BOX 965005, ORLANDO, FL 32896-5005
518595263	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	SYNCB/SLEEPYS, PO BOX 965036, ORLANDO, FL 32896-5036
518596108	+ EDI: RMSC.COM		
		Feb 01 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518595240		CAP1/BSTBY
518595248		CITIBANKNA
cr	*+	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Fishers, IN 46037-9764
518595245	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
518595249	*+	CITIBANKNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
518595250	*+	CITIBANKNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Juliana Diaz	on behalf of Debtor Roselyne Andree St Phard julianadiazlaw@gmail.com Diazasst@gmail.com,diazesqCMECF@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Russell L. Low	on behalf of Debtor Roselyne Andree St Phard ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6